

2008 ACTIVE MONTHLY INSURANCE RATES

EMPLOYER				
	Health	Dental	Life	LTD
Employee Only	260.90	11.71	.35	3.23
Employee/Spouse	514.70	11.71	.35	3.23
Employee/Child	369.14	11.71	.35	3.23
Full Family	602.56	11.71	.35	3.23

HEALTH EMPLOYEE					
	Savings	Standard	BlueChoice	CIGNA	MUSC
Employee Only	9.28	93.46	129.60	136.30	194.82
Employee/Spouse	72.56	237.50	380.50	390.94	508.68
Employee/Child	20.28	142.46	282.14	288.66	345.76
Full Family	108.56	294.58	566.48	577.34	644.66

DENTAL EMPLOYEE		
	Basic	Plus
Employee Only	0.00	20.60
Employee/Spouse	7.64	39.00
Employee/Child	13.72	42.56
Full Family	21.34	60.96

DEPENDENT LIFE	
15,000	1.24

SUPPLEMENTAL LTD		
AGE	90 DAY	180 DAY
< 31	0.00065	0.00050
31 – 40	0.00089	0.00069
41 – 50	0.00179	0.00137
51 – 60	0.00360	0.00277
61 – 65	0.00433	0.00333
> 65	0.00528	0.00406

STEPS TO CALCULATE SLTD MONTHLY PREMIUM

1. Always select floating decimal (F) on your calculator.
2. Divide gross annual salary by 12 to determine monthly salary.
3. Multiply monthly salary by rate factor from table.
4. Drop digits to right of 2 decimal places; do not round.
5. If number is even, this is the monthly premium.
6. If number is odd, add .01, this is the monthly premium.